

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	Α	US-6,324,524 B1	11-2001	Lent et al.	705/38
*	В	US-2004/0117300 A1	06-2004	Jones et al.	705/039
*	С	US-6,898,570 B1	05-2005	Tedesco et al.	705/14
*	D	US-7,054,830 B1	05-2006	Eggleston et al.	705/14
	Е	US-			
	F	US-			
	G	US-			
	Н	US-			
	I	US-			
	7	US-			
	K	US-			
	٦	US-			
	М	US-			

FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)			
	U	Bloom, "Sears Plans New Flavors," American Banker. New York: Sep. 25, 1998. Vol. 163, Iss. 184; pg. 8			
	\ \	"e-Rewards™ Launches 'By Invitation Only' E-mail Rewards Program," PR Newswire. New York: Mar. 8, 2000. pg. 1			
	w	Harris, "Fight the cost of acquiring customers by making the most of older accounts," Card Marketing. New York: Jan/Feb 2001. Vol. 5, Iss. 1; pg. 30			
	х	Fickenscher, "Card Issuers Try Old Trick to Get New Business," American Banker. New York: Feb 29, 2000. Vol. 165, Iss. 40; pg. 1			

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.